



Terminology

To help you understand the terms used in your Account Management Center (AMC), here is your “cheat sheet.”

Terms used in the Real-time Payment Transaction and other charts/reports

PAYMENT TYPE

- BillPay** = bank-issued check or cash payment location
- Boffice** = input online by your staff in the AMC
- BOMobile** = made by your staff on the AMC mobile app
- BORecurring** = a recurring payment set up by your staff in the online AMC
- Check21** = paper check scans
- IVR** = automated phone payment system
- Mobile** = mobile app
- Online** = online
- Phone** = PSN Call Center
- Recurring** = online Auto-Pay set up by customer or PSN staff
- Scheduled** = one-time online payment that is to be processed on a payer-specified date
- SMS** = text
- Terminal** = Credit card scanned at your counter

PAYMENT STATUS

- Approved** = For credit cards, approved means payment was successful; for checks, approved means that it has been successfully submitted for ACH processing (the payment could still come back NSF, for example)
- Pending** = Customer has initiated a payment, but it has not yet been sent for ACH processing (payments can be canceled if in a pending status)
- Submitted** = eCheck or eSavings payment has been submitted to the payer’s bank for processing
- Successful** = Describes when a chargeback was deducted from your account

PAID BY

- Billing** = your customer who scheduled a payment (rather than paying immediately)
- Customer** = your customer who made an immediate payment
- File: (date)** = your customer who set up a recurring payment for the date specified
- “name/user ID”** = indicates which of your staff or PSN representative made the payment on behalf of the customer

AMC = Account Management Center, where you go to manage your PSN account(s)

AUTO-PAY = an automated recurring payment

CHARGEBACK = PSN is retrieving funds from your bank account for a declined/rejected check or savings payment

DECLINED = check, savings, credit card or debit card was denied (examples, NSF or exceeded maximum credit limit)

GROUPED ACCOUNTS = Customers or your staff can link different billing accounts so that customers can pay several bills in one online or IVR session

REFUND = you are returning funds to a customer

REJECTED = check or savings item has been returned because of an invalid bank account, payment stopped by payer, account frozen, etc. Credit or debit card item wasn’t processed

REGISTERED CUSTOMERS = Customers who have either logged in and created a profile on PSN or customers who were uploaded to the PSN system by your software

SERVICE FEE = Amounts paid to PSN as fees for services

Still need assistance...

If you require additional help, please submit a TICKET by logging into the PSN Account Management Center; in QUICK LINKS, select “Submit/Monitor Tickets.” Your question will be addressed within one business day.

